

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

**Application No.:** 09/282747

**Customer No.:** 22927

**Attorney Docket No.:** 99-007

**Date Filed:** March 31, 1999

**Title:** METHOD AND APPARATUS FOR PROVIDING  
CROSS-BENEFITS BASED ON A CUSTOMER  
ACTIVITY

**Applicants:** Walker et al.

**Group Art Unit:** 1751

**Examiner:** NGUYEN, Tri V.  
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**RESPONSE and AMENDMENT  
to the Office Action mailed February 27, 2007**

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Examiner:

In response to the Office Action mailed February 27, 2007 (Paper No. / Mail Date 20070219), please consider the following remarks.

This document is filed by Applicants' representative on behalf of the present Applicants for patent. Accordingly, references in this document to "we," "us," "our," and the like will be understood as indicating the present Applicants.